

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Jose M Rodriguez  
Patricia C Ruiz  
Debtor(s)

Case No. 16 B 06210

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/25/2016.
- 2) The plan was confirmed on 07/25/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Dismissed on 06/07/2017.
- 6) Number of months from filing to last payment: 15.
- 7) Number of months case was pending: 20.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$25,818.24
Less amount refunded to debtor	\$4,729.29

**NET RECEIPTS: \$21,088.95**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,510.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$915.84
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$4,425.84**

Attorney fees paid and disclosed by debtor: \$490.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Becket & Lee	Unsecured	543.00	543.07	543.07	0.00	0.00
Capital One Bank	Unsecured	712.00	751.59	751.59	0.00	0.00
Capital One Bank	Unsecured	4,320.00	4,406.53	4,406.53	0.00	0.00
CBNA	Unsecured	552.00	NA	NA	0.00	0.00
Chase Auto	Unsecured	22,309.00	NA	NA	0.00	0.00
Cook County Treasurer	Secured	5,238.00	NA	NA	0.00	0.00
Department Stores National Bank	Unsecured	409.00	613.16	613.16	0.00	0.00
Discover Bank	Unsecured	970.00	1,009.74	1,009.74	0.00	0.00
ERC/DIRECTV INC.	Unsecured	178.00	NA	NA	0.00	0.00
GLA Collection CO INC	Unsecured	684.00	NA	NA	0.00	0.00
Internal Revenue Service	Priority	20,175.00	11,197.87	11,197.87	0.00	0.00
Internal Revenue Service	Unsecured	0.00	437.87	437.87	0.00	0.00
JP Morgan Chase Bank NA	Secured	22,205.00	22,585.21	22,585.21	4,542.91	897.39
JP Morgan Chase Bank NA	Secured	0.00	22,001.93	22,001.93	0.00	0.00
Loancare Servicing CTR	Unsecured	0.00	NA	NA	0.00	0.00
Midland Funding LLC	Unsecured	351.00	407.09	407.09	0.00	0.00
Midland Funding LLC	Unsecured	1,989.00	2,126.98	2,126.98	0.00	0.00
Midland Funding LLC	Unsecured	1,691.00	1,691.15	1,691.15	0.00	0.00
MiraMed Revenue Group LLC	Unsecured	698.00	NA	NA	0.00	0.00
Money Source Inc	Secured	12,448.29	12,448.29	12,448.29	3,879.08	0.00
Money Source Inc	Secured	194,858.00	201,717.05	201,717.05	0.00	0.00
Panos & Associates	Unsecured	25,000.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	1,023.00	1,023.45	1,023.45	0.00	0.00
Portfolio Recovery Associates	Unsecured	1,708.00	1,707.70	1,707.70	0.00	0.00
Portfolio Recovery Associates	Secured	30,103.00	30,464.21	30,464.21	6,135.06	1,208.67
Portfolio Recovery Associates	Unsecured	791.00	898.76	898.76	0.00	0.00
Portfolio Recovery Associates	Unsecured	2,101.00	2,101.43	2,101.43	0.00	0.00
Portfolio Recovery Associates	Unsecured	2,170.00	2,340.54	2,340.54	0.00	0.00
Portfolio Recovery Associates	Unsecured	1,411.00	1,502.86	1,502.86	0.00	0.00
Quantum3 Group	Unsecured	1,008.00	898.66	898.66	0.00	0.00
Quantum3 Group	Unsecured	0.00	907.30	907.30	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Quantum3 Group	Unsecured	760.00	1,434.39	1,434.39	0.00	0.00
Resurgent Capital Services	Unsecured	0.00	58.28	58.28	0.00	0.00
Sterling Jewelers Inc DBA Kay Jewelers	Secured	0.00	7,226.12	7,226.12	0.00	0.00
T-Mobile USA	Unsecured	1,143.00	NA	NA	0.00	0.00
Wells Fargo Bank	Unsecured	0.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$201,717.05	\$0.00	\$0.00
Mortgage Arrearage	\$12,448.29	\$3,879.08	\$0.00
Debt Secured by Vehicle	\$75,051.35	\$10,677.97	\$2,106.06
All Other Secured	\$7,226.12	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$296,442.81</b>	<b>\$14,557.05</b>	<b>\$2,106.06</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$11,197.87	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$11,197.87</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$24,860.55</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,425.84</u>	
Disbursements to Creditors	<u>\$16,663.11</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$21,088.95</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/06/2017

By: /s/ Marilyn O. Marshall

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.